



Order Filed on June 1, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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M&T Bank

Case No.: 12-20819-RG

Adv. No.:

Hearing Date: 04/19/2017 @ 10:30 a.m.

Judge: Rosemary Gambardella

In Re:

Weymont Clarke & Vanessa Coggins,

Debtors.

**ORDER CURING POST-PETITION ARREARS & RESOLVING CREDITOR'S
CERTIFICATION OF DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: June 1, 2017


Honorable Rosemary Gambardella
United States Bankruptcy Judge

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Debtors: Weymont Clarke & Vanessa Coggins

Case No: 12-20819-RG

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING CREDITOR'S CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, M&T Bank, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 365-367 Parker Street, Newark, NJ, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and David Beslow, Esq., attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of April 5, 2017 Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due January 2017 through March 2017 for a total post-petition default of \$5,629.19 (3 @ \$2,247.08 less suspense balance of \$1,112.05) and

It is further **ORDERED, ADJUDGED and DECREED** that Debtors shall make a payment of \$5,629.19 no later than May 15, 2017; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume April 2017, directly to Secured Creditor, M&T Bank, P.O. Box 1288, Buffalo, NY 14240 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.